

Information to identify the case:

Debtor 1	Jacob Walter Jones	Social Security number or ITIN	xxx-xx-4344
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Stephanie Michelle Jones	Social Security number or ITIN	xxx-xx-8610
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Virginia	Date case filed for chapter	7 2/26/21
Case number:	21-30617-KRH		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jacob Walter Jones	Stephanie Michelle Jones
2. All other names used in the last 8 years		
3. Address	6147 Duncan Road Apt C North Dinwiddie, VA 23803	6147 Duncan Road Apt C North Dinwiddie, VA 23803
4. Debtor's attorney Name and address	James E. Kane Kane & Papa, PC 1313 East Cary Street P.O. Box 508 Richmond, VA 23218-0508	Contact phone 804-225-9500 Email: jkane@kaneandpapa.com
5. Bankruptcy trustee Name and address	Bruce E. Robinson 341 Dial 866-769-9218 Code: 7515089 P.O. Box 538 South Hill, VA 23970-0538	Contact phone (434) 447-7922 Email: bruce.robinsontr@gmail.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 804-916-2400	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: March 1, 2021
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 6, 2021 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: For telephonic 341 creditors meeting, dial-in contact information see 341, notice, section 5. For updates, see, www.vaeb.uscourts.gov
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: June 7, 2021 Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

In re:
Jacob Walter Jones
Stephanie Michelle Jones
Debtors

Case No. 21-30617-KRH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: baumgartn

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Date Rcvd: Mar 01, 2021

Form ID: 309A

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Jacob Walter Jones, Stephanie Michelle Jones, 6147 Duncan Road, Apt C, North Dinwiddie, VA 23803-7499
15591687	+ AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
15591688	+ Bon Secours, P.O. Box 11302, Richmond, VA 23230-1302
15591694	+ Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
15591696	+ Newsome Law Office, 324 S. Main Street, Emporia, VA 23847-2028
15591697	+ Peroutka, Miller, Klima & Peters, 8028 Ritchie Highway, Ste 300, Pasadena, MD 21122-1360
15591701	+ Rohoic Wood Apartments, 6101 Duncan Rd, Petersburg, VA 23803-7441
15591703	+ Southside Regional, 200 Medical Park Blvd, Petersburg, VA 23805-9274

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jkane@kaneandpapa.com	Mar 02 2021 04:05:00	James E. Kane, Kane & Papa, PC, 1313 East Cary Street, P.O. Box 508, Richmond, VA 23218-0508
tr	Email/Text: bruce.robinson@txitrustee.com	Mar 02 2021 04:06:00	Bruce E. Robinson, 341 Dial 866-769-9218 Code: 7515089, P.O. Box 538, South Hill, VA 23970-0538
15591689	+ EDI: CAPONEAUTO.COM	Mar 02 2021 05:03:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15591690	+ Email/PDF: HCABKNotifications@resurgent.com	Mar 02 2021 02:59:49	Chippen JW Hospital, 7101 Jahnke Road, Richmond, VA 23225-4044
15591691	EDI: CITICORP.COM	Mar 02 2021 05:03:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-0000
15591692	+ EDI: AMINFOFP.COM	Mar 02 2021 05:03:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15591693	+ Email/Text: PBNCNotifications@peritusservices.com	Mar 02 2021 04:06:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15591695	+ Email/Text: mmrgbk@miramedrg.com	Mar 02 2021 04:08:00	Miramed Revenue Group, Attn: Bankruptcy, 360 E. 22nd Street, Lombard, IL 60148-4924
15591698	Email/Text: IL_VA@mcmcg.com	Mar 02 2021 04:06:00	Peter Heindel, Esquire, 6627 W. Broad St., Suite 200, Richmond, VA 23230-0000
15591699	Email/Text: colleen.atkinson@rmscollect.com	Mar 02 2021 04:09:00	Receivable Management Inc, 7206 Hull Road, Suite 211, Richmond, VA 23235-0000
15591700	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 02 2021 02:58:04	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15591702	+ EDI: SECONDRound.COM	Mar 02 2021 05:03:00	Second Round Sub, LLC, PO Box 41955, Austin, TX 78704-0033
15591704	+ EDI: RMSC.COM		

District/off: 0422-7

User: baumgartn

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Date Rcvd: Mar 01, 2021

Form ID: 309A

Total Noticed: 21

Mar 02 2021 05:03:00

Synchrony Bank/Care Credit, Attn: Bankruptcy
Dept, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2021 at the address(es) listed below:

Name	Email Address
Bruce E. Robinson	bruce.robinsontr@gmail.com therese.rogerstra@gmail.com;ecf.alert+Robinson@titlexi.com
James E. Kane	on behalf of Joint Debtor Stephanie Michelle Jones jkane@kaneandpapa.com info@kaneandpapa.com,cdiez@kaneandpapa.com,rbrowne@kaneandpapa.com,awilson@kaneandpapa.com
James E. Kane	on behalf of Debtor Jacob Walter Jones jkane@kaneandpapa.com info@kaneandpapa.com,cdiez@kaneandpapa.com,rbrowne@kaneandpapa.com,awilson@kaneandpapa.com
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov

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